

Organization BACKGROUND



Maine Community
HEALTH OPTIONS

ABOUT MAINE COMMUNITY HEALTH OPTIONS

In March of 2012, Maine Community Health Options (MCHO) was selected by the U.S. Centers for Medicare and Medicaid Services (CMS) to receive a \$62.1M loan to start a new, not-for-profit health plan in Maine. MCHO is a Consumer Operated and Oriented Plan (CO-OP) that will be governed by a subscriber-based board of directors. CO-OPs are being created across the U.S. as a result of the Affordable Care Act (ACA), but MCHO is a private entity. Like other CO-OP models, MCHO will be governed by a subscriber-based board of directors, which will give enrollees a strong voice in the management and development of the plan.

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OUR MISSION

To partner with Maine people, businesses and health professionals to provide affordable, high-quality benefits that promote health and wellbeing.

OUR FOCUS

MCHO aims to produce high-value insurance benefits and expand coverage options for Maine people and small businesses. MCHO will focus on the key concepts of leveraging local care management, behavioral health integration and shared patient and provider decision making.

WHAT IS A HEALTH CO-OP?

CO-OPs are governed by their customers and designed to offer individuals and small businesses affordable, consumer-friendly, and high-quality health insurance options. By January 1, 2014, individuals in states with CO-OPs will have the opportunity to buy personal or family health insurance coverage from these new non-profit health insurance plans. Similarly, small business owners will be able to buy health coverage from the CO-OP for their employees.

Like other cooperative models, the idea is to use profits to benefit enrollees, which could be achieved through lowering premiums, improving health benefits, or performing other activities to increase the stability of coverage for CO-OP members. CMS is closely monitoring CO-OPs to ensure that they are meeting these goals. For more information about CO-OPs, visit

<http://www.healthcare.gov/law/features/choices/co-op/index.html>.

WHY DOES MAINE NEED A HEALTH CO-OP?

Individuals and small businesses in Maine currently do not have many options regarding health insurance. This is a particularly big problem in a state like Maine where our economy is fueled by small businesses that have very little say in the health insurance market. The result is increasing numbers of people either going without health coverage, or who are at risk of being without coverage. The CO-OP program loan will allow Maine Community Health Options to provide health insurance options for these important groups.

